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CONFIRMATION NO. 5032

SERIAL NUMBER 10/808,611	FILING OR 371(c) DATE 03/25/2004 RULE	CLASS 705	GROUP ART UNIT 3691	ATTORNEY DOCKET NO. 86952-0001CIP	
APPLICANTS Wendell Dickerson, Katonah, NY;					
** CONTINUING DATA ***** This application is a CIP of 10/402,244 03/31/2003 which claims benefit of 60/368,161 03/29/2002 and claims benefit of 60/370,692 04/09/2002 <i>en</i>					
** FOREIGN APPLICATIONS ***** <i>None en</i>					
IF REQUIRED, FOREIGN FILING LICENSE GRANTED ** SMALL ENTITY ** ** 06/07/2004					
Foreign Priority claimed <input type="checkbox"/> yes <input checked="" type="checkbox"/> no 35 USC 119 (a-d) conditions <input type="checkbox"/> yes <input checked="" type="checkbox"/> no <input type="checkbox"/> Met after met Verified and Acknowledged <i>Algeria</i> Examiner's Signature Initials		STATE OR COUNTRY NY	SHEETS DRAWING 57 <i>en</i>	TOTAL CLAIMS 35 ⁵¹ <i>claims</i>	INDEPENDENT CLAIMS 4 <i>en</i>
ADDRESS 24633 <i>16 cancelled</i>					
TITLE Fixed rate gradually stepped payment loan					
FILING FEE RECEIVED 772	FEES: Authority has been given in Paper No. _____ to charge/credit DEPOSIT ACCOUNT No. _____ for following:		<input type="checkbox"/> All Fees <input type="checkbox"/> 1.16 Fees (Filing) <input type="checkbox"/> 1.17 Fees (Processing Ext. of time) <input type="checkbox"/> 1.18 Fees (Issue) <input type="checkbox"/> Other _____ <input type="checkbox"/> Credit		